PTO-1390 (Rev. 07-2005)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371

ATTORNEY'S DOCKET NUMBER
48335-227033
U.S. APPLICATION NO. (If known, see 37 CFR 1.5)

PCT/AU2	1000 APPLICATION NO. 1004/001663	INTERNATIONAL 26 NOV 2004 (FILING DATE (26.11.2004)	PRIORITY DATE CLAMES 26 NOV 2003 (26.11.2003)		
TITLE OF INVENTION SECURE PAYMENT SYSTEM						
APPLICAN	APPLICANT(S) FOR DO/EO/US Hector Daniel ELBAUM; Andrew JAMIESON; David McGREGOR					
Applicant I	nerewith submits to the United Sta	ates Designated/Elec	ted Office (DO/EO	/US) the following items and other information:		
1. X T						
2. 🔲 ТІ	This is a SECOND or SUBSEQUENT submission of items concerning a submission under 35 U.S.C. 371.					
	This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.					
4. X T	The US has been elected (Article 31).					
5. X	A copy of the International Application as filed (35 U.S.C. 371(c)(2))					
	a. X is attached hereto (required only if not communicated by the International Bureau).					
	b. has been communicated by the International Bureau.					
	c. is not required, as the appli					
6.	An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).					
	a. is attached hereto.					
7 X	b. Light has been previously submitted under 35 U.S.C. 154(d)(4). Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))					
7	a. are attached hereto (requi					
	b. have been communicated		•	ional Buleau).		
	c. have not been made; how			nents has NOT expired.		
	d. X have not been made and					
8. 🔲	An English language translation of the	ne amendments to the c	laims under PCT Art	icle 19 (35 U.S.C. 371(c)(3)).		
9. 🔲	An oath or declaration of the inventor	(s) (35 U.S.C. 371(c)(4)).			
10.	An English language translation of th Article 36 (35 U.S.C. 371(c)(5)).	e annexes of the Interna	ational Preliminary E	xamination Report under PCT		
Items '	11 to 20 below concern document(s) or information include	ded:			
11. X	An Information Disclosure Statement under 37 CFR 1.97 and 1.98.					
12.	An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.					
13. X	A preliminary amendment.					
14. X	An Application Data Sheet under 37 CFR 1.76.					
15.	A substitute specification.					
16.	A power of attorney and/or change of address letter.					
17	A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.					
18. 🗀	A second copy of the published International Application under 35 U.S.C. 154(d)(4).					
19. 📖	A second copy of the English langua	ge translation of the inte	rnational application	under 35 U.S.C. 154(d)(4).		

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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U.S. APPLICA	TION NO. (if known		PCT/AU2004/001		48335-227033	CKET NUMBER
20. Other items or information: International Publication No. WO 2005/052801 Al w/ISR; Postcard Receipt						
The fell	owing fees have b	een submitted	.	-	CALCULATIONS	PTO USE ONLY
	•			\$300	\$	PTO 03E ONLT
	300					-
22. X Examination fee (37 CFR 1.492(c))						
If the written opinion prepared by ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)\$0 All other situations				\$ 200		
23. Search fee (37 CFR 1.492(b)) If the written opinion of the ISA/US or the International preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)\$0 Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority				\$ 400		
All other situation					900	<u> </u>
TOTAL OF 21, 22 and 23 = Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing in compliance with 37 CFR 1.821(c) or (e) or computer program listing in an electronic medium) (37 CFR 1.492(j)). The fee is \$250 for each additional 50 sheets of paper or fraction thereof.						
Total Sheets Extra Sheets Number of each additional 50 or fraction thereof (round up to a whole number)						
- 100 = /50 =			x \$250	\$	1	
Surcharge of \$130.00 for furnishing any of the search fee, examination fee, or the oath or declaration after the date of commencement of the national stage (37 CFR 1.492(h)).				\$		
CLAIMS	NUMB	ER FILED	NUMBER EXTRA	RATE	\$	
Total claims	2	- 20 =	8	x \$50	\$ 400	
Independent clai	ms (3 =	0	x \$200	\$ 0	
MULTIPLE DEPENDENT CLAIM(S) (if applicable) + \$360				+ \$360	\$ 0	
			TOTAL OF ABOVE		\$ 1300	
Applicant cla	ims small entity st	atus. See 37 CF	R 1.27. Fees above are reduce	ed by ½.		
				SUBTOTAL =	\$ 1300	
•	f \$130.00 for furnis late (37 CFR 1.492		n translation later than 30 month	ns from the earliest +	\$	
	120		TOTAL	NATIONAL FEE =	\$ 1300	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +				\$		
TOTAL FEES ENCLOSED =				\$ 1300		
					Amount to be refunded:	\$
					Amount to be charged	\$

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a. X	A check in the amount of \$t	to cover the above fees is enclos	sed.		
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d. 🔲	Fees are to be charged to a credit card. WARNING: Inforbe included on this form. Provide credit card information				
	NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.				
GR Dr On 18 Ph TE	EGORY J. LAVORGNA, Esq. inker Biddle & Reath LLP le Logan Square th and Cherry Streets iladelphia, PA 19103-6996 L: (215) 988-3309 X: (215) 988-2757 Customer No. 2	REGISTI	URE EGORY J. LAVORGNA 30,469 RATION NUMBER		